

Fill in this information to identify the case:

Debtor 1 MELANI SCHULTE

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: _____ District of NV
(State)

Case number 18-12734

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Fidelity BankCourt claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account:

0 7 6 9

Date of payment change:

Must be at least 21 days after date of this notice

07 / 01 / 2018

New total payment:

Principal, interest, and escrow, if any

\$ 602.72**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 128.23New escrow payment: \$ 129.57**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 MELANI SCHULTE Case number (if known) 18-12734
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Janelle Hughes Date 5, 24, 18
Signature

Print: Janelle R Hughes Title Bankruptcy Processor
First Name Middle Name Last Name

Company Fidelity Bank

Address 100 E. English
Number Street
Wichita KS 67202
City State ZIP Code

Contact phone (316) 268-7234 Email jhughes@fidelitybank.com

FIDELITY BANK
 100 E ENGLISH
 PO BOX 1007
 WICHITA, KS 67201
 1-800-304-6161

5/22/18

WILLIAM R SCHULTE
 MELANI SCHULTE
 9811 W CHARLESTON BLVD STE 2-351
 LAS VEGAS NV 89117-7528

RE: LOAN # [REDACTED]
 5524 ROCK CREEK LN
 LAS VEGAS NV 89130

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

This is a statement of your actual escrow account transactions since the last annual analysis statement or initial disclosure. Please review this statement closely - your mortgage payment may be affected. This statement reflects the anticipated payments and disbursements as well as your actual payments and disbursements for the last cycle. Please keep this statement to compare to your next annual disclosure.

Effective Date: 7/01/18

7/18 Thru 6/19

ACCOUNT HISTORY

Previous Payment: P&I 473.15
 Escrow. 128.23
 Discretionary Items: .00
 Total 601.38

Month	Pmt to Proj	Esc act Actual	Pmt from Proj	Esc act Actual	Desc	Escrow Proj	Balance Actual
Starting	Balance					592.32	179.91
Jun,17		128.45*			PAYMENT		308.36
Jul,17		128.45*			PAYMENT	592.32	436.81
Aug,17	125.97	128.45*			PAYMENT	571.74	565.26
Aug,17				442.00*	HAZARD INS	571.74	123.26
Aug,17				279.54*	COUNTY TAX	571.74	156.28-
Aug,17			427.00		HAZARD INS	144.74	156.28-
Sep,17	125.97	128.23*			PAYMENT	270.71	28.05-
Sep,17			270.71		COUNTY TAX	.00 <	28.05-
Sep,17				277.75*	COUNTY TAX	.00	305.80-
Oct,17	125.97				PAYMENT	125.97	305.80-
Nov,17	125.97	128.23*			PAYMENT	251.94	177.57-
Dec,17	125.97				PAYMENT	377.91	177.57-
Dec,17			270.71		COUNTY TAX	107.20	177.57-
Dec,17				277.75*	COUNTY TAX	107.20	455.32-<
Jan,18	125.97	128.23*			PAYMENT	233.17	327.09-
Jan,18		128.23*			PAYMENT	233.17	198.86-
Jan,18		128.23*			PAYMENT	233.17	70.63-
Feb,18	125.97	128.23*			PAYMENT	359.14	57.60
Feb,18			270.71		COUNTY TAX	88.43	57.60
Mar,18	125.97	128.23*			PAYMENT	214.40	185.83
Apr,18	125.97	128.23*E			PAYMENT	340.37	314.06
Apr,18		128.23*			PAYMENT	340.37	442.29
Apr,18		128.23*			PAYMENT	340.37	570.52
May,18	125.97	128.23*E			PAYMENT	466.34	698.75
Jun,18	125.97	128.23*E			PAYMENT	592.31	826.98
Totals		1,924.11		1,277.04			
	1,385.67			1,239.13			

LOAN #: [REDACTED]

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$251.94 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under your Mortgage Contract or State or Federal Law, your targeted low point in your escrow account is \$.00 and your actual low point was \$455.32-; the amounts are indicated with an arrow (<).

By comparing the projected escrow payments with the actual escrow payments you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date. The estimated payments to escrow and payments from escrow are indicated with an (E).

PROJECTION FOR NEXT CYCLE

Projected Annual Disbursements

HAZARD INS	442.00
COUNTY TAX	1,112.79

Total	1,554.79
New Escrow Deposit	1,554.79 /12= 129.57

The escrow deposit is 1/12th of your total annual projected escrow disbursements. Your escrow balance may contain a cushion. A cushion is an amount of money held in your escrow account to prevent your escrow balance from being overdrawn when increases in the disbursements occur. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed 1/6th of the total annual anticipated disbursements from your escrow account, unless your mortgage documents or state law specifies a lower amount. The cushion amount in your escrow account is \$.00. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount and is marked with an arrow (<).

Month	Payments to Escrow Acct	Payments from Escrow Acct	Description	Curr Bal	Req Bal
Starting Balance				826.98	610.58
Jul,18	129.57		PAYMENT	956.55	740.15
Jul,18		279.54	COUNTY TAX	677.01	460.61
Aug,18	129.57		PAYMENT	806.58	590.18
Aug,18		442.00	HAZARD INS	364.58	148.18
Sep,18	129.57		PAYMENT	494.15	277.75
Sep,18		277.75	COUNTY TAX	216.40	.00 <
Oct,18	129.57		PAYMENT	345.97	129.57
Nov,18	129.57		PAYMENT	475.54	259.14
Dec,18	129.57		PAYMENT	605.11	388.71
Dec,18		277.75	COUNTY TAX	327.36	110.96
Jan,19	129.57		PAYMENT	456.93	240.53
Feb,19	129.57		PAYMENT	586.50	370.10
Feb,19		277.75	COUNTY TAX	308.75	92.35
Mar,19	129.57		PAYMENT	438.32	221.92
Apr,19	129.57		PAYMENT	567.89	351.49
May,19	129.57		PAYMENT	697.46	481.06
Jun,19	129.57		PAYMENT	827.03	610.63
Total	1,554.84	1,554.79			

According to this analysis your escrow balance should be \$610.58, but your projected escrow balance is \$826.98. Therefore you have a surplus of \$216.40. Any surplus over \$50.00 is automatically refunded to you, an amount less can remain in your escrow account and lower your monthly payments. We are sending you a check for the surplus, if your account is current.

LOAN #: [REDACTED]

Below is your new monthly payment breakdown effective 07/01/18.

Estimated Low Point:	216.40	New P&I	473.15
RESPA Low Point . . .	259.14	New Esc Pmt	129.57
Doc/St Low Point. . .	.00	Discretionary Items Pmt:	.00
Total Surplus	216.40	Surplus Spread.00
Less NSF/Lt chgs. . .	.00	Deficiency Spread00
Spread Months	00	Payment Rnd Adj00
Deficiency.00	Total Payments.	602.72
Def Spread Months . .	00		
Surplus Refunded. . .	216.40		

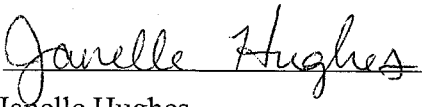
If your loan is an adjustable rate mortgage, the principal interest portion of your payment may change within this cycle in accordance with your loan documents. If you are enrolled in our automated payment program, the draft(s) for your payment will be updated to accommodate the new amount. If your payments are remitted on your behalf by another provider, please notify them of the change in payment. If you have questions, or would like to pay the shortage in full, please call our customer service department at 1-800-304-6161.

CERTIFICATE OF SERVICE

The undersigned states that copies of Fidelity Bank's Notice of Mortgage Payment Change were served upon the following parties, either electronically or by depositing said copies on 5/24/2018 in the U.S. mail, postage prepaid, properly addressed as follows:

MELANI SCHULTE
9811 W CHARLESTON BLVD STE 2-351
LAS VEGAS, NV 89117
DEBTOR

Matthew L. Johnson
Johnson & Gubler, P.C.
8831 West Sahara Avenue
Las Vegas, NV 89117
ATTORNEY FOR DEBTOR


Janelle Hughes
Bankruptcy Processor
jhughes@fidelitybank.com
Fidelity Bank
PO Box 1007
Wichita, KS 67201